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Sent: Sunday, August 30, 2015 8:10 AM
To: EBSA, E-ORI - EBSA
Subject: RIN 1210-AB32

To whom it may concern:

I understand that the Department of Labor (DoL) is considering barring options in IRAs as part of the "Conflict of Interest" Proposal.

I must personally urge you not to do so.

Options provide a means to generate and protect wealth. By taking this tool away from those saving for retirement, the DoL will by perpetuate a system that keeps rich people rich and poor people poor.

My goal is to retire at 59 1/2. I did not start with any inheritance or large gifts or lottery winnings. I started with \$0, but I have saved since my first job out of college, and I have used options to generate hundreds of thousands of dollars in my retirement account.

I have also used options to protect my positions when there was bad news about a company whose stock I owned, saving me thousands of dollars of losses.

In addition, I plan to use options to generate income in my retirement.

Options are not an inherent danger to a retirement portfolio. They are a tool to be used to increase and protect a retirement portfolio.

So please reconsider barring options in IRA accounts.

With respect,
Brian Dunn